Certificate Number: 17572-PAM-DE-034274612

Bankruptcy Case Number: 20-01002



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on March 25, 2020, at 7:29 o'clock AM PDT, Clara L Bowman completed a course on personal financial management given by telephone by Dollar Learning Foundation, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: March 25, 2020 By: /s/Leigh-Anna M Thompson

Name: Leigh-Anna M Thompson

Title: Counselor